

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-8048

Comment on FR Doc # 2015-08831

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## General Comment

Hello,

The ability to earn extra income selling calls against established positions and selling out of the money puts on stocks I'd like to own at a lower price are two techniques I'm anticipating having available as I near retirement.

Please, leave them available as an IRA option going forward.

I'd be happy to discuss further - feel free to contact me anytime.

Thanks, -- Frank J Yoskovich